

GUARANTY CAPITAL CORPORATION

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$495	\$491	-0.7%		
Loans	\$383	\$339	-11.4%		
Construction & development	\$37	\$25	-32.6%		
Closed-end 1-4 family residential	\$71	\$69	-3.2%		
Home equity	\$6	\$6	2.4%		
Credit card	\$1	\$1	7.3%		
Other consumer	\$17	\$16	-6.0%		
Commercial & Industrial	\$64	\$59	-8.6%		
Commercial real estate	\$102	\$104	1.5%		
Unused commitments	\$51	\$35	-31.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$8	-24.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$50	\$86	71.4%		
Cash & balances due	\$21	\$24	15.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$445	\$439	-1.3%		
Deposits	\$420	\$420	0.1%		
Total other borrowings	\$22	\$16	-27.1%		
FHLB advances	\$19	\$14	-25.4%		
Equity					
Equity capital at quarter end	\$50	\$52	4.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	10.9%	--		
Tier 1 risk based capital ratio	11.5%	13.5%	--		
Total risk based capital ratio	12.8%	14.8%	--		
Return on equity ¹	-4.7%	-0.5%	--		
Return on assets ¹	-0.5%	-0.1%	--		
Net interest margin ¹	4.3%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	52.3%	81.8%	--		
Loss provision to net charge-offs (qtr)	140.5%	57.5%	--		
Net charge-offs to average loans and leases ¹	1.5%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.3%	8.6%	0.1%	1.4%	--
Closed-end 1-4 family residential	1.8%	1.1%	0.1%	0.3%	--
Home equity	0.0%	0.4%	0.8%	0.0%	--
Credit card	2.4%	6.7%	0.7%	0.9%	--
Other consumer	1.2%	0.9%	0.6%	0.4%	--
Commercial & Industrial	5.1%	1.7%	0.8%	1.2%	--
Commercial real estate	2.7%	1.4%	1.0%	0.3%	--
Total loans	3.1%	2.1%	0.5%	0.7%	--